

Calpine Sutter Power Plant, a long-standing business in Sutter County.

Sutter County, situated just north of Sacramento between the Sacramento and Feather Rivers, has access to three state universities, a major metropolitan airport, the State Capitol, and recreational areas of the Sierra Mountain Range. However, with double-digit unemployment, a local economy almost solely dependent on agriculture, the lack of adequate power, and the annual danger of flooding in the upper Sacramento Valley, Sutter County also faces many challenges.

Today, Sutter County is celebrating the groundbreaking of Calpine's new plant site, which will increase its property tax base by at least \$300 million. The new plant will provide clean, low-cost power for economic development, employ up to 250 construction workers for twenty months, create at least twenty new family-wage, full-time jobs, and provide significant revenues to local businesses.

Additionally, Calpine has proposed a 10-year, \$2.5 million private funding program for improving levees and storm drainage facilities in Sutter County. The funds will be distributed directly to the Sutter County Water Agency and the County Flood Control and Water Conservation District, which will have final authority over how the funds are spent.

I commend Calpine and people of Sutter County for their commitment and investment in their community through new jobs, increased tax revenue, clean, reliable, low-cost electricity, and willingness to work together toward local flood control solutions. This another example of businesses and communities working together to define a vision and successfully achieve common goals.

SERBS DESERVE PROTECTION IN KOSOVO

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 27, 1999

Mr. SMITH of New Jersey. Mr. Speaker, I am outraged by the killing of 14 Serbs last Friday near the town of Gracko in Kosovo. The culprits of this crime are, in my view, prime candidates for the next indictments for crimes against humanity by the International Tribunal which is located in The Hague. I certainly hope that the efforts of KFOR, the Organization for Security and Cooperation in Europe (OSCE), and Tribunal investigators will help identify and immediately apprehend those responsible for this crime.

The killings, however, are not isolated incidents. Since NATO air strikes ended, the Serb forces have retreated, and the Kosovar refugees have begun to return to their homes, those Serb civilians who chose to remain in the region have repeatedly been subjected to violent retribution. Certainly a Kosovo which is ethnically cleansed of Serbs—and, according to reports, cleansed of Roma as well—is not the kind of Kosovo for which the international community undertook such a risky and costly intervention. Kosovo must pursue the path of rule by law not by lawlessness, and respect for and protection of basic human freedoms—including life itself.

A related disturbing trend is the attempt by leaders of the Kosovo Liberation Army—the

KLA—to fill the political vacuum created now that Serbian authorities have departed Kosovo. The KLA has yet to prove its democratic credentials; in many instances, its tactics have sent the opposite message. Mr. Speaker, before the KLA is granted any role in Kosovo's interim administration, it must prove itself. Helping to find those responsible for this latest atrocity would be a good place to start. Nationalist Kosovar Albanians can not hide behind the past victimization of their people by Milosevic and his forces, those responsible for these actions taken against Serbs and their property in Kosovo must be held accountable. Neither can they relegate responsibility for stopping these incidents to the international community alone.

The international community must make clear to all Kosovar Albanian leaders that their actions now will go a long way in determining what kind of support they will find for their own aspirations down the road. The benefits of enhanced political status for Kosovo cannot be enjoyed without also undertaking the responsibilities of democratic governance.

HONORING THE 75TH ANNIVERSARY OF THE UPPER MISSISSIPPI NATIONAL WILDLIFE AND FISH REFUGE

HON. RON KIND

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 27, 1999

Mr. KIND. Mr. Speaker, today I rise to pay tribute to the Upper Mississippi River National Wildlife and Fish Refuge on the occasion of its 75th Anniversary.

The Upper Mississippi River National Wildlife and Fish Refuge is very important to the heritage and environmental conservation efforts of the Midwest. The refuge's mission is to provide public benefits associated with fish, wildlife, and wild areas by reserving the Upper Mississippi flood plain ecosystem for the enjoyment and use of this and future generations. For the past 75 years the Upper Mississippi River National Wildlife and Fish Refuge has provided essential habitat for a wide variety of plants, fish, migratory birds, and other animals.

As a boy growing up on the north side of LaCrosse near the Mississippi River, I developed a special connection to the river. My fond memories of past camping trips on the river's sand bars and fishing with my friends have helped me to see first hand the importance of responsible stewardship. These boyhood impressions of the river have inspired me to work to protect the Great Mississippi from environmental damage.

As one of the four co-chairmen of the Upper Mississippi River Congressional Task Force (UMRTF), I have had an opportunity to effectively address stewardship issues pertinent to the Upper Mississippi River and adjacent lands. With the help of the UMRTF, attention has successfully been focused on the importance of refugees in the Upper Mississippi River Basin and their need for funding.

In recent years, the refugees have been asked to do more and more with less and less funding. Although the refugees have received added responsibilities, funding for maintenance, habitat restoration and outreach have

all faced budget shortfalls. The Upper Mississippi Refuge currently lacks a full-time refuge manager. Although the master plan for the refuge calls for 60 staff members, only 28 staff are currently employed. With the aid of the Task Force, I am working to address this problem.

As a direct result of UMRTF efforts, the U.S. Fish and Wildlife Service will increase refuge maintenance funding for the Upper Mississippi River National Wildlife and Fish Refuge, and the Mark Twain National Wildlife Refuge by \$1 million in fiscal year 1999. In the future, the Task Force will continue to focus attention on these refuges and the key roles they fill in providing essential habitat for a wide variety of plants, fish migratory birds and other animals.

The Mississippi River is truly an environmental treasure. The Upper Mississippi refuge system plays a crucial role in protecting this national treasure so that current and future generations can enjoy the same environmental, recreational and economic benefits that we have enjoyed in the past.

A TRIBUTE TO THE NATIONAL ASSOCIATION OF PEOPLE WITH AIDS (NAPWA)

HON. KAREN MCCARTHY

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 27, 1999

Ms. MCCARTHY of Missouri. Mr. Speaker, I rise today to recognize the National Association of People with Aids (NAPWA)—the leading advocate on behalf of all people living with HIV and AIDS in order to end the pandemic and human suffering caused by HIV/AIDS.

NAPWA was founded in 1983 in Denver, Colorado, at the Second National AIDS Forum. This organization has been at the forefront of the AIDS epidemic to address the issues of equality and equal access to treatment and prevention methods regardless of race, gender, class, or sexual orientation. On Saturday, July 31, 1999, NAPWA will hold their Annual Retreat in Kansas City, Missouri, including a public forum on "AIDS Now and in the New Millennium," where a panel of leading experts, including Sandy Thurman, Director of the Office of National AIDS Policy, will discuss the latest developments in the effort to end the AIDS crisis. This forum will provide an opportunity for city, county, state, and national leaders, AIDS Service organizations, HIV infected individuals, health departments, faith communities, and medical professionals to talk about issues surrounding the AIDS epidemic and the funding that is needed to maintain quality health care services and innovative prevention strategies.

At this forum, NAPWA will welcome Roger A. Gooden—an AIDS survivor and tireless advocate for people with AIDS—as the newly elected Chairman of the Board of Directors. Mr. Gooden has a rich history of fighting for AIDS/HIV treatment and prevention, as well as for the rights of people with AIDS. He currently serves on the State of Missouri's Governor's Council on AIDS and the Board of Directors of the National Council on Alcoholism and Drug Dependence of Greater Kansas City. Recently, Mr. Gooden was honored by the Missouri Department of Health Division of Environmental Health and Communicable Disease

Prevention, Bureau of HIV/AIDS Care and Prevention Services, in recognition of his dedication and service to the State of Missouri in advocating for people living with HIV/AIDS and the prevention of the spread of HIV. Mr. Gooden was also honored by Kansas City Mayor Emanuel Cleaver and the City Council with a resolution and proclamation recognizing his election as Chairman of the Board of NAPWA and for his dedicated service and efforts in the fight against AIDS.

NAPWA is an active and effective organization, providing many services to legislators and people with AIDS/HIV. For instance, NAPWA provides Community Education, Technical Assistance, and Regional Training Workshops around the country for people with HIV, to give them the skills they need to participate in HIV prevention community planning with Ryan White CARE Act Planning Bodies. NAPWA also coordinates a diverse national network of committed public speakers through the Leadership Development Initiative. This initiative, coupled with the Youth Initiative involves outreach services where peers talk to peers about AIDS and HIV, encouraging each other to modify risk behaviors and change attitudes toward people with AIDS/HIV.

NAPWA also participates in a wide array of prevention, health promotion, and educational efforts for those infected with and at risk for HIV. NAPWA publishes several fact sheets, alerts, and reports, as well as supporting an Information and Referral Service, to provide the nation with up-to-date and accurate information about the AIDS pandemic. NAPWA also sponsors National HIV Testing Day in June of each year, to encourage early and frequent testing for HIV/AIDS, especially for those who are at higher risk.

Mr. Speaker, NAPWA's highest priority is the development of effective new treatments and a cure for HIV disease. Please join me in commending NAPWA for its tireless efforts on behalf of people with AIDS.

ELECTRONIC DISCLOSURES DELIVERY ACT OF 1999

HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 27, 1999

Mrs. ROUKEMA. Mr. Speaker, millions of consumers today routinely conduct business over the Internet, buying and selling a myriad of products and services from companies large and small, near and far. Many of these consumers already conduct much of their banking business over the web, checking balances, transferring funds and paying bills without leaving their homes. This explosion of on-line banking offers great benefits on both sides of the transactions: even the tiniest small-town bank can have access to a national marketplace, while consumers can comparison shop for the best interest rates or services. Nonetheless, the delivery of many financial services over the Internet, such as loans and mortgages, are limited by antiquated laws requiring paper documents or face-to-face transactions.

That is why I am joining today with Congressmen RICK LAZIO and JAY INSLEE to introduce the Electronic Disclosures Delivery Act of 1999. This legislation is necessary if we are to

take full advantage of the current technology—and if we are to keep technology from leaping far ahead of the ability of our nation's laws to regulate it.

The Electronic Disclosures Delivery Act addresses the electronic delivery of disclosures, notices and other information over the Internet. It allows these actions to be provided electronically, but does not lessen the rights or responsibilities of any party or affect the content of any disclosure, including both the timing, format and information to be provided.

This legislation is a first step toward making on-line financial transactions practical. It would put Congress on record as committed to playing a leadership role in promoting electronic commerce while preserving and, indeed, enhancing consumer protections. Mr. LAZIO and I plan to hold hearings in our respective subcommittees to ensure that all interested parties' views are heard.

On-line disclosures will provide consumers with a number of benefits:

Convenience and time-saving—Consumers can conduct transactions virtually anywhere and at any time, 7-days-a-week, 24-hours-a-day.

User friendly information—Legalistic jargon in on-line disclosure forms can be linked to plain-English definitions, making them much more readable and understandable. Consumers can electronically search documents rather than reading through reams of paper.

Enhanced services for under-served communities—Rural and urban communities will have enhanced access to financial services, even where brick and mortar branches are not available. In areas where residents cannot afford computers, libraries and schools provide on-line access.

Reduced cost—Electronic delivery of disclosures will cost less than providing the same information on paper or paying employees to handle face-to-face disclosures. Competition should encourage business to pass on those savings to consumers.

Congressional guidance on electronic disclosures is needed immediately, given that most of the consumer protection laws now on the books were enacted before the Internet became popular. Congress should provide uniform standards so that disclosures will be delivered to consumers under the same set of rules by all financial service providers.

Some regulators, notably the Federal Reserve, have begun to address these issues. But others have not, as in the case of the Department of Housing and Urban Development with respect to the Real Estate Settlement Procedures Act. Congressional action would provide uniformity and clarity among the agencies and provide guidance from the only body with the authority to amend the laws in question.

In sponsoring this legislation, we want to make clear that we do not intend to discourage the Federal Reserve from moving ahead. Instead, we want to encourage other agencies to follow the Fed's example. If anything, we hope the pace of regulatory activity in this area will be stimulated by congressional interest and action.

Congress and the regulators must play a leadership role in updating many of the consumer protection laws to reflect new technologies and establish a coherent legislative framework for the delivery of financial services through electronic commerce. With the intro-

duction of this legislation, we can begin the debate that set us on the path to enacting responsible legislation that will enhance consumer access to financial services while maintaining appropriate consumer protections.

SUMMARY OF THE ELECTRONIC DISCLOSURES DELIVERY ACT OF 1999

The "Electronic Disclosures Delivery Act of 1999" (the Act) amends the Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Real Estate Settlement Procedures Act, the Truth in Savings Act and the Consumer Leasing Act to provide for the electronic delivery of disclosures, notices, and any other information that is required to be given to consumers under these acts. The legislation provides that acknowledgments given in connection with disclosures or notices may also be provided electronically.

Creditors may rely upon the use of electronic communications or acknowledgments to satisfy requirements for delivery of disclosures, notices and other information through electronic communications provided that the consumer:

Expressly consents to online disclosures and/or acknowledgments and does so electronically; receives a description of the type of information to be provided electronically; receives an explanation of how to access and retain the online disclosures, including consideration of the consumer's ability to print or download such disclosures; and receives a notice of the period of time that the information will be available to the consumer in electronic form.

The legislation provides the appropriate regulator with the authority to prescribe regulations from time to time to clarify the procedures applicable to the delivery of electronic communications. The legislation further provides the appropriate regulator with the authority to prescribe, without affecting or impairing the legal effectiveness of the delivery of any electronic communication provided for in the Act, procedures which provide consumers with the option to request paper copies of any such communications if it finds that such procedures are necessary and appropriate to supplement electronic communications. The legislation would be effective upon date of enactment.

The legislation addresses only electronic delivery of information to consumers. It does not affect the substantive rights and responsibilities of any party or the content of any disclosure, including both the timing and format of disclosures and the information to be provided.

RECOGNIZING THE PLIGHT OF HOME HEALTH CARE AGENCIES

HON. J.C. WATTS, JR.

OF OKLAHOMA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 27, 1999

Mr. WATTS of Oklahoma. Mr. Speaker, there is a growing concern over the devastating situation that is plaguing Home Health Care Agencies in this country.

Today I am introducing the Medicare Home Health Services Equity Act of 1999 to provide greater equity to Medicare-certified home health agencies, and to ensure access to Medicare beneficiaries to medically necessary home health services furnished in an efficient manner under the Medicare Program.

Quality, efficient home health care agencies are suffering under the punitive Interim Payment System and are going out of business.